

# Expanding Housing Opportunities for Kentucky's Homeless through Mainstream Vouchers

**Kentucky Housing Corporation**

Special Needs Housing: Combating Homelessness

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### **Expanding Housing Opportunities for Kentucky's Homeless through Mainstream Vouchers**

For nearly 50 years, Kentucky Housing Corporation (KHC) has been opening doors to Kentuckians, providing them the safe, affordable housing solutions they need to live a better life. In 2020, that mission was challenged. Unemployment spiked in every county throughout the state last year, rising to more than 28 percent one month in one county. Thousands of Kentuckians feared they would lose their homes through foreclosure or eviction, but the threat of having basic human needs met (such as housing) was even greater for Kentucky's homeless populations.

Every year, KHC conducts the K-Count, a point-in-time count of persons experiencing homeless on a single night in the Kentucky Balance of State Continuum of Care (KY BoS CoC), the 118 counties outside of Lexington and Louisville that KHC serves. The K-Count allows KHC and other interested parties to better understand homelessness by monitoring trends, tracking progress, and to make informed decisions for resource allocation. The count is not meant to capture every person who will experience homelessness throughout the year in Kentucky. Rather, it is a snapshot of a specific subset of people experiencing homelessness on just one night.

On January 29, 2020, KHC and its partners found that 2,220 people in the BoS were experiencing homelessness – 756 unsheltered, 1,267 in emergency shelters and 197 in transitional housing.

### **Serving the Balance of State**

KHC is responsible for leading the Commonwealth's efforts to develop an effective BoS CoC program and for leading homeless system planning efforts on behalf of the KY BoS CoC. KHC applies for funding from the U.S Department of Housing and Urban Development (HUD) on behalf of other agencies and nonprofits to provide homeless programs and resources throughout the state and also provides technical assistance and, in some cases, contributes matching funds.

The CoC then addresses homelessness through housing programs, homeless services and interested key stakeholders who offer outreach, intake, and assessment; emergency shelter services; transitional housing services; rapid re-housing; and permanent supportive housing for people with disabilities. KHC also oversees and manages the KY BoS CoC homeless response system, the Coordinated Entry System, where homeless Kentuckians are triaged, prioritized and matched to available homeless assistance resources, namely Rapid Re-Housing and Permanent Supportive Housing programs.

As the KY BoS CoC Collaborative Applicant, ESG recipient, HOME recipient, HOPWA recipient and the largest public housing authority in the state, KHC has the unique opportunity to connect the dots across federal funding streams to strategically coordinate and deploy homeless/specialized service programs and rental assistance programs across the BoS.

### **Addressing the Need**

Recognizing the need for a permanent solution for many of Kentucky's homeless population, KHC's Homeless Programs and Housing Choice Voucher teams began collaborating in fall 2019 to better use the Mainstream Voucher program to serve Kentuckians who were homeless or at risk of becoming homeless. Working together allowed KHC to streamline availability, coordination and marketing across the homeless

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response system so that all of the corporation's efforts were aligned and focused on targeting and helping Kentuckians most in need.

### **Adding Mainstream Vouchers**

Mainstream Vouchers were created in 2017 to aid nonelderly people with disabilities using the same criteria as traditional housing choice vouchers (HCV). KHC planned to use the Mainstream Vouchers to replace time-limited housing assistance offered through CoC providers and Emergency Solutions Grant (ESG) Rapid Re-Housing programs with Mainstream Vouchers, offering participants a permanent, stable home. This also freed the CoC and ESG Rapid Re-Housing funds, which are limited, to serve more people experiencing literal homelessness across the BoS.

In 2019, KHC received the second largest Mainstream award in the nation – 200 vouchers – and began referring clients in July 2020. Since July, KHC has received more than 350 referrals and has successfully housed 47 people with an additional 158 applicants in the process of obtaining housing. KHC then was awarded another voucher allotment – 100 vouchers – in November to begin dispersing in March 2021.

However, in Kentucky, HCV was limited to 87 of the Commonwealth's 120 counties, forcing many recipients to leave the communities and homes they loved. Using a comprehensive referral process and outreach strategy, KHC was able to expand the Mainstream Voucher program to serve in the 118-county KY BoS CoC service area, but not without challenges, which were exacerbated by the pandemic:

- Rental units, especially in rural markets, were sparse.
- Finding new landlords and units to house the Mainstream Voucher recipients, especially in the expanded counties, was difficult.
- Case managers, especially those unfamiliar with the program, faced problems assisting clients.
- Clients could not afford housing security deposits.

Applicants who apply to the HCV waiting list who certify as homeless and have a head, spouse or non-elderly household member with a disability, are given a preference for a Mainstream Voucher. But, they can only lease in the normal 87-county jurisdiction.

### **Using Innovative Solutions**

To combat these problems, KHC began by offering a security deposit assistance program, funded through the Targets of Opportunity program. This eliminated any barriers for applicants in finding adequate, affordable housing.

KHC designated staff for the administration of the Mainstream program to assist landlords, referring agencies and applicants and provide continued support those agencies through the Coordinated Entry Process. This enhanced customer service has furthered the success of the program because people could get the help they needed in real time. Furthermore, KHC created comprehensive homelessness and disability eligibility documentation and requirements and developed trainings to explain those requirements and the program overall to BoS CoC providers and the KY BoS CoC Advisory Board.

KHC also contracted with Padmission, a web-based housing search engine and landlord engagement platform designed for HCV and Homeless Programs. Padmission allows KHC's HCV department and Homeless Program department to manage landlord relationships, recruit new landlords and assist households and case managers in their housing search effort across the BoS. The platform defines each

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HCV and Homeless Program type, including the Mainstream voucher program. Padmission offers KHC and its partners a real time listing of available units across the state while indicating which program(s) landlords are willing to work with. Adding Padmission will enhance the program's success by providing more available housing and landlord options for case managers and applicants and giving landlords a better understanding of the portfolio of housing programs offered by KHC and its partners.

### **Embracing the Program**

Since 2019, KHC has worked with more than 25 agencies, receiving 350 referrals for Mainstream Vouchers. The partners embrace the program, because it not only allows them to help clients find permanent housing, but it also enables them to keep their original Rapid Re-Housing and HOME Tenant-Based Rental Assistance units by swapping out subsidy, while freeing up existing housing stock for those in need of permanent housing. Three agencies have led the state in referrals:

- Homeless Housing Coalition of Kentucky, which has provided 76 referrals
- Clark County Community Services, which has referred 68 people to KHC
- Kentucky River Community Care, which has given 50 referrals to the program

### **Assessing the Program's Success**

KHC's approach to the Mainstream Program demonstrates its commitment to affordable housing and was crucial during the pandemic when demand was high for assistance, but affordable housing units were low. It also achieved two of KHC's strategic objectives – to serve with purpose and to provide holistic housing solutions. The success of the program exceeded KHC's expectations. When the corporation received the second allotment of vouchers, staff interpreted that as an acknowledgement of the hard work KHC put into and the success it had with the program in just a few months.

The expansion allowed KHC to enhance its partner network, deepening relationships with existing partners and connecting with new landlords, service providers and case managers. As a result, KHC has launched a recruitment effort for HCV and BoS Rapid Re-Housing and Permanent Supportive Housing landlords, particularly in the areas previously unserved by the program. By adding more units and landlords to the program, KHC can not only provide more resources to Mainstream recipients, but it can give traditional HCV recipients more housing choices, which has been an ongoing barrier among recipients. Furthermore, the Mainstream program streamlined KHC services. Though KHC staff have always been unified in their mission, now they are more collaborative across divisions.

### **Replicating KHC's Approach**

While KHC already had much of the infrastructure for this program in place – with the extensive KY BoS CoC network – the program is easily replicable in any state. The cost was low. KHC contracted with Padmission, which is highly affordable compared to its industry competition, and expects a huge return on its investment by providing a repository of services, available units and providers to anyone who logs in.

Beyond Padmission, KHC simply:

- Tapped into existing partnerships
- Identified existing funding that could eliminate barriers in the program
- Responded to client needs and developed trainings for partners
- Connected people experiencing homelessness to the housing opportunities and resources they desperately needed